

NOTICE

"The escrow changes set forth in the attached Escrow Analysis are for post-petition escrow costs only. All pre-petition escrow shortages are to be recovered through the Proof of Claim filed by MIDFIRST BANK ITS ASSIGNS AND/OR SUCCESSORS IN INTEREST in this case."

INTERNET REPRINT

**ANNUAL ESCROW ACCOUNT STATEMENT  
ACCOUNT HISTORY  
PAGE 2**

LOAN NUMBER:

DATE REVIEWED: 12/06/2010

If your loan was in default at the time Midland began servicing it, we are required to advise you that this communication is from a debt collector, this is an attempt to collect a debt and any information obtained from you will be used for that purpose. If your loan has been discharged through bankruptcy or if you are currently in bankruptcy under the protection of an automatic stay, this is not an attempt to collect a debt but is for informational purposes only.

**PART D - LAST ESCROW CYCLE ACTIVITY**

The following chart itemizes the escrow transactions for your account during the last escrow cycle. For the purpose of calculating your new payment amount, Midland assumes that all scheduled deposits and payments will occur through the effective date of your new payment, although the last few deposits may not have occurred yet.

(1) Month of Activity	(2) Anticipated Deposit	(3) Actual Deposit	(4) Anticipated Payment and Description	(5) Actual Payment and Description	(6) Anticipated Balance	(7) Actual Balance
				Starting Bal.	2,489.04	-398.35
Nov-10	276.56		0.00	-938.38 SCHOOL DIST *	2,765.60	-1,336.73
Nov-10	.00		0.00	-950.20 COUNTY TAX	2,765.60	-2,286.93 A
Dec-10	276.56	**	-922.04 COUNTY TAX	0.00	2,120.12	-2,286.93
Dec-10	.00	**	-948.68 SCHOOL DIST	0.00	1,171.44	-2,286.93
Jan-11	276.56	**	0.00	0.00	1,448.00	-2,286.93
Feb-11	276.56	**	-1,448.00 HAZARD	0.00	276.56 T	-2,286.93
<b>TOTAL</b>	<b>3,318.72</b>	<b>0.00</b>	<b>-3,318.72</b>	<b>-1,888.58</b>		

Your required low balance for last year was \$276.56 (column 6). Your actual low balance was -\$2,286.93 (column 7).

To see where a difference occurred, compare the Anticipated Deposits to the Actual Deposits (column 2 and 3) and the Anticipated Payments to the Actual Payments (column 4 and 5).

\* An asterisk indicates a difference in either the amount or date of the anticipated activity and the actual activity.

\*\* A double asterisk indicates actual deposit activity that has not occurred as of the date of this statement. The anticipated balance (column 6) includes the anticipated deposit(s) that have not yet occurred.

Last Escrow Cycle Activity will only reflect deposit and payment activity that occurred while your loan was being serviced by Midland. This includes anticipated and actual information which may be reflected as zero.